

Information to identify the case:

Debtor 1	<u>John A. Anthony</u>	Social Security number or ITIN	xxx-xx-8056
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Jeannine Anthony</u>	Social Security number or ITIN	xxx-xx-3259
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-10384-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A. Anthony

Jeannine Anthony
aka Hazel J Anthony

6/12/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John A. Anthony
 Jeannine Anthony
 Debtors

Case No. 13-10384-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db	+John A. Anthony, 114 North Fifth Street, Reynoldsville, PA 15851-1358
jdb	+Jeannine Anthony, 204 North 3rd Street, Du Bois, PA 15801-3106
aty	+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719
cr	+HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009
cr	+Household Finance Consumer Discount Company, 14841 Dallas Pkwy Suite 300, Dallas, TX 75254-7883
13595198	+Aes/Pheaa, 1200 N 7th St, Harrisburg, PA 17102-1419
13691138	+CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
13595201	#+HFC, P.O. Box 1231, Brandon, FL 33509-1231
13595202	+HSBC Card Services, P.O. Box 71104, Charlotte, NC 28272-1104
13595204	+P S E C U, Po Box 1006, Harrisburg, PA 17108-1006
13636668	+PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13595206	U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
14348309	Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2018 01:31:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Jun 13 2018 05:28:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13595199	+EDI: CAPITALONE.COM Jun 13 2018 05:28:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13918755	EDI: ECMC.COM Jun 13 2018 05:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13595200	+EDI: RMSC.COM Jun 13 2018 05:28:00 Gecrb/Walmart, Po Box 965024, Orlando, FL 32896-5024
13693549	+EDI: HFC.COM Jun 13 2018 05:28:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
13595203	+EDI: RMSC.COM Jun 13 2018 05:28:00 Lowe's/GECRB, P.O. Box 530914, Atlanta, GA 30353-0914
13688667	EDI: PRA.COM Jun 13 2018 05:28:00 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13688487	EDI: PRA.COM Jun 13 2018 05:28:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
13875418	+EDI: PRA.COM Jun 13 2018 05:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13623392	E-mail/Text: bankruptcynotices@psecu.com Jun 13 2018 01:32:17 PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
13606737	EDI: RECOVERYCORP.COM Jun 13 2018 05:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13595205	+EDI: SEARS.COM Jun 13 2018 05:28:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13714021	EDI: ECMC.COM Jun 13 2018 05:28:00 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Wilmington Savings Fund Society, Et Al...
cr*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr*	+HOUSEHOLD FINANCE CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr*	+PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-1

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	Wilmington Savings Fund Society, Et Al...
andygornall@latouflawfirm.com		
Hilary B. Bonial	on behalf of Creditor	HSBC Finance Corporation hbonial@bonialpc.com
James Warmbrodt	on behalf of Creditor	Wilmington Savings Fund Society, Et Al...
bkgroup@kmlawgroup.com		
Kenneth P. Seitz	on behalf of Joint Debtor Jeannine	Anthony thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor John A. Anthony	thedebrasers@aol.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com	

TOTAL: 7